



OFFICE OF RETIREMENT SERVICES

Serving the Customers of the Judges, Public School Employees,

State Employees, and State Police Retirement Systems

PO Box 30171, Lansing, MI 48909-7671 www.michigan.gov/ors

Telephone: 517-322-5103 Outside Lansing: 800-381-5111

State Employees' Application to Purchase Credit for Other Governmental Employment

Applicant: Complete Section I, then send to the governmental unit where you previously worked.

Governmental Official: Complete all of Section II and forward to the agency's retirement system office.

Retirement System Official: Complete Section III and return the form to ORS at the above address.

SECTION I: Applicant Information

NAME (LAST, FIRST, M.I.)	SOCIAL SECURITY NUMBER	TELEPHONE ()
ADDRESS	CITY, STATE, ZIP	
PREVIOUS NAMES USED DURING STATE EMPLOYMENT, IF ANY		

SECTION II: Governmental Employment Information

NAME OF GOVERNMENTAL UNIT		APPLICANT'S LAST JOB TITLE	
ADDRESS		CITY, STATE, ZIP	
TYPE OF GOVERNMENTAL UNIT <input type="checkbox"/> STATE (OTHER THAN MICHIGAN) <input type="checkbox"/> FEDERAL <input type="checkbox"/> CITY <input type="checkbox"/> COUNTY <input type="checkbox"/> TOWNSHIP <input type="checkbox"/> VILLAGE			
1. BEGINNING DATE	ENDING DATE	<input type="checkbox"/> FULL TIME	<input type="checkbox"/> PART TIME
2.		<input type="checkbox"/> FULL TIME	<input type="checkbox"/> PART TIME
3.		<input type="checkbox"/> FULL TIME	<input type="checkbox"/> PART TIME
TOTAL SERVICE CREDITED:	YEARS	MONTHS	
4. Was any of this service rendered with a Court of Record in the State of Michigan? <input type="checkbox"/> YES <input type="checkbox"/> NO			
5. During the employment, was the applicant considered a state employee of your state? <input type="checkbox"/> NO <input type="checkbox"/> YES			
I certify that the information I have provided is true, to the best of my knowledge.			
GOVERNMENTAL OFFICIAL'S NAME (PLEASE PRINT)		TITLE	
SIGNATURE	TELEPHONE ()	DATE	

SECTION III: Retirement Clearance

1. Is the applicant entitled, now or in the future, to receive any benefits from your system based on the service certified on Section II of this application? <input type="checkbox"/> YES – Date of entitlement _____ <input type="checkbox"/> NO – Reason _____		
2. Are retirement contributions still on deposit with your system? <input type="checkbox"/> YES <input type="checkbox"/> NO – Date of Refund _____		
I certify that the information I have provided is true, to the best of my knowledge.		
NAME OF RETIREMENT SYSTEM		RETIREMENT SYSTEM OFFICIAL'S NAME (PLEASE PRINT)
SIGNATURE	TELEPHONE ()	DATE

State Employees' Application to Purchase Credit for Other Governmental Employment

WHY APPLY FOR SERVICE CREDIT?

Service credit you purchase adds to your total years of service and can increase your pension since it is included in the calculation of your pension. This credit may also help you qualify for a pension earlier than otherwise possible.

Complete information about service credit purchases and pension requirements is in the *Retirement Guidelines* booklet and on the ORS web site at www.michigan.gov/ors. If you have further questions about service credit, please contact ORS at 322-5103 in the Lansing area, or toll-free at 800-381-5111.

ELIGIBILITY REQUIREMENTS

As a State Employees' Retirement System member, you may purchase up to five years of retirement credit for full-time governmental employment with a city, county, township, or village of the state of Michigan. You may also purchase up to five years of retirement credit for full-time governmental employment as a state employee of another state or as an employee of the federal government by presenting the necessary documentation and forfeiting any pension or annuity for this same service from another retirement system.

Credit purchased under these provisions affects your retirement credit only; it does not affect credit for seniority or longevity purposes.

You may purchase this credit at any time, as long as you are actively employed by the state of Michigan. However, it cannot be recognized until you complete a minimum of 10 years of service with this retirement system. You cannot use purchased credit to satisfy the 10-year minimum service credit requirement to vest.

APPLICATION DUE DATE

The date ORS receives your application may affect your cost. Application should be made early to allow adequate processing time. The application should be received by ORS by September 1 for you to make payment during the current fiscal year ending September 30. **If you apply and receive a billing statement, you are not obligated to make payment.**

COST

Your cost to purchase each year of other governmental credit is a percentage of your last fiscal year's compensation earned in a state of Michigan agency. If you earned more in a previous year, ORS will use the highest previous year's earnings to figure the cost. Part-time wages are equated to full-time. You may purchase any amount of credit, in full or partial years, up the maximum allowed.

You must purchase this credit before you retire, while you are actively employed with the state.

Please refer to the **Variable Percentage Buy-in Table** below for specific percentage rates. As required by law, the Retirement Board determines the rate charged. The rate is based on your age as of October 1 of the fiscal year in which the purchase is made. The payment is computed to fund the additional benefits provided by the purchased credit.

To estimate your cost for one year of credit, use the following formula. To estimate your total cost, multiply the cost for one year by the total years eligible to purchase.

$$\text{State of Michigan Compensation} \\ \times \text{Percentage Rate} = \text{Cost for One Year}$$

Variable Percentage Buy-In Table

Effective October 1, 1999 **Note: These rates are subject to change.**

Age at Purchase	Percentage Rate	Age at Purchase	Percentage Rate	Age at Purchase	Percentage Rate
Up to 25	7.0%	37	10.1%	49	13.7%
26	7.2%	38	10.4%	50	14.0%
27	7.4%	39	10.7%	51	14.2%
28	7.6%	40	11.0%	52	14.4%
29	7.8%	41	11.3%	53	14.6%
30	8.0%	42	11.6%	54	14.8%
31	8.3%	43	11.9%	55	15.0%
32	8.6%	44	12.2%	56	15.1%
33	8.9%	45	12.5%	57	15.2%
34	9.2%	46	12.8%	58	15.3%
35	9.5%	47	13.1%	59	15.4%
36	9.8%	48	13.4%	60 and older	15.5%